

United States Bankruptcy Court
Southern District of Mississippi

In re:
Jamie Lynn Cospelich
Debtor

Case No. 25-50386-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 05, 2025

User: mssbad
Form ID: n031

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Jamie Lynn Cospelich, 9810 Ala Moana St, Diamondhead, MS 39525-4401 |
| 5487877 | + Always Money, P.O. Box 6429, Greenville, SC 29606-6429 |
| 5487878 | ++ BELMONT FINANCE LLC, 300 PLOVER ROAD, PLOVER WI 54467-9401 address filed with court:, Belmont Finance, 300 Plover Rd, Plover, WI 54467 |
| 5487886 | ++ HANCOCK MEDICAL CENTER, 149 DRINKWATER BLVD, BAY ST LOUIS MS 39520-1658 address filed with court:, Hancock Medical, P.O. Box 2790, Bay Saint Lou, MS 39521 |
| 5487894 | Tower Loan, PO Box 320093, Flowood, MS 39232-0093 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 05 2025 19:39:10 | Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: enotifications@santanderconsumerusa.com | Jun 05 2025 19:31:00 | Santander Consumer USA Inc. dba Chrysler Capital, 1601 Elm Street, Suite 800, Dallas, TX 75201-7260 |
| 5487876 | + Email/Text: bankruptcy@af247.com | Jun 05 2025 19:31:00 | Advance Financial 24/7, 100 Oceanside Drive, Nashville, TN 37204-2351 |
| 5487881 | + Email/Text: bankruptcy@ccbankutah.com | Jun 05 2025 19:31:00 | CC Bank, Attn: Bankruptcy, 3280 N University Ave, Provo, UT 84604-4405 |
| 5487883 | Email/Text: bankruptcy_filings@creditninja.com | Jun 05 2025 19:31:00 | Credit Ninja, 27 N Wacker Dr, #404, Chicago, IL 60606 |
| 5487879 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jun 05 2025 19:39:10 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5487880 | + Email/Text: opsqa_usbankruptcy@cashnetusa.com | Jun 05 2025 19:31:00 | CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863 |
| 5490095 | + Email/Text: opsqa_usbankruptcy@cashnetusa.com | Jun 05 2025 19:31:00 | CashNetUSA, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948 |
| 5487882 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 05 2025 19:31:00 | Comenity, PO Box 182273, Columbus, OH 43218-2273 |
| 5487884 | Email/Text: operations@empower.me | Jun 05 2025 19:31:00 | Empower Cash Advance, Attn: Bankruptcy, 660 York St Ste 102, San Francisco, CA 94110 |
| 5499235 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 05 2025 19:39:10 | Exeter Finance LLC, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901 |
| 5487885 | + Email/PDF: acg.exeter.ebn@aisinfo.com | | |

District/off: 0538-6

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Page 2 of 3

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| | | | |
|---------|---|----------------------|--|
| | | Jun 05 2025 19:39:10 | Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008 |
| 5515314 | + Email/Text: bankruptcy@towerloan.com | Jun 05 2025 19:31:00 | Gulfeo of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001 |
| 5489911 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 05 2025 19:39:06 | LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5487887 | + Email/PDF: resurgentbknotifications@resurgent.com | Jun 05 2025 19:39:06 | Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 5495733 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 05 2025 19:39:06 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 5487888 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 05 2025 19:39:14 | Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 5513509 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 05 2025 19:31:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 5487889 | + Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Jun 05 2025 19:39:10 | Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 5514880 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 05 2025 19:39:14 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 5487891 | Email/Text: bankruptcy@republicfinance.com | Jun 05 2025 19:31:00 | Republic Finance, 2415 Hwy 43 S, Ste D, Picayune, MS 39466 |
| 5491227 | Email/Text: bankruptcy@republicfinance.com | Jun 05 2025 19:31:00 | Republic Finance, LLC, 282 Tower Road, Ponchatoula, LA 70454 |
| 5487893 | Email/Text: bankruptcy_department@clacorp.com | Jun 05 2025 19:31:00 | Simple Fast Loans Inc, 8601 Dunwoody Place, Ste 406, Atlanta, GA 30350 |
| 5487892 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 05 2025 19:31:00 | Santander Consumer, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211 |
| 5496968 | Email/Text: enotifications@santanderconsumerusa.com | Jun 05 2025 19:31:00 | Santander Consumer USA, Inc.d/b/a Chrysler Capital, 1601 Elm Street, Suite 800, Dallas, TX 75201-7260 |
| 5510318 | + Email/Text: bncmail@w-legal.com | Jun 05 2025 19:31:00 | Scolopax, LLC, C/O Weinstein & Riley, P.S., 749 GATEWAY, SUITE G-601, ABILENE, TX 79602-1196 |
| 5500834 | + Email/Text: bk@worldacceptance.com | Jun 05 2025 19:31:09 | World Acceptance Corp., World Acceptance Corporation, Attn: Bankruptcy, PO Box 6429, Greenville, SC 29606-6429 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5505022 | *P++ | SIMPLE FAST LOANS INC, ATTN ATTN LEGAL DEPARTMENT, 8601 DUNWOODY PLACE SUITE 406, ATLANTA GA 30350-2550, address filed with court:, Simple Fast Loans, Inc., 8601 Dunwoody Place Ste. 406, Atlanta, GA 30350 |
| 5487890 | ##+ | Phoenix Financial, PO Box 361450, Indianapolis, IN 46236-1450 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0538-6
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Page 3 of 3
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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|---|
| Christopher D Meyer | on behalf of Creditor Exeter Finance LLC cmeyer@burr.com sberry@burr.com;cmccann@burr.com;kpitts@burr.com;NDBKFL@burr.com |
| Christopher D Meyer | on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital cmeyer@burr.com sberry@burr.com;cmccann@burr.com;kpitts@burr.com;NDBKFL@burr.com |
| Thomas Carl Rollins, Jr | on behalf of Debtor Jamie Lynn Cospelich trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com |
| United States Trustee | USTPRegion05.JA.ECF@usdoj.gov |
| Warren A. Cuntz T1, Jr. | wcuntzcourt@gport13.com waccourt1@gmail.com |

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
Southern District of Mississippi

Case No.: 25-50386-KMS
Chapter: 13

In re:

Jamie Lynn Cospelich
aka Jamie L Cospelich
9810 Ala Moana St
Diamondhead, MS 39525

Notice of Entry of Order Confirming Plan

The Court entered an Order on June 5, 2025 (Dkt. # 34) confirming the Debtor's Chapter 13 Plan.

The confirmation order is available for download from the court's CM/ECF system via PACER and for inspection/copying at the following locations:

Jackson Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Thad Cochran U.S. Courthouse
501 East Court Street, Suite 2.300
Jackson, MS 39201
601-608-4600

Gulfport Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Dan M. Russell, Jr. U.S. Courthouse
2012 15th Street, Suite 244
Gulfport, MS 39501
228-563-1790

Dated: June 5, 2025

Danny L. Miller, Clerk of Court